

Enabling and Submitting UCDP Orders in Appraisal Firewall

A Guide for Manager Users

Appraisal Firewall can help streamline your clients' appraisal business by directly submitting appraisals to the Uniform Collateral Data Portal (UCDP). Your clients can avoid losing time bouncing from one system to another and have all their UCDP requirements met right within Appraisal Firewall. Once they have registered with UCDP and invited a Lender Agent, your clients can enable UCDP submissions on their Appraisal Firewall account. When a client is active with UCDP and entered their credentials in Appraisal Firewall, you and your client will be able to submit their appraisal files directly to UCDP.

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UCDP Manager Setup in Appraisal Firewall

As a Lender Agent, you can submit appraisals to UCDP on behalf of your clients. Once you and your clients have entered your UCDP Credentials on your Appraisal Firewall profile, and your clients invite you as their Lender Agent within UCDP, you and your clients can start submitting! First, log into your Manager User account, click the **Manager Settings** link, then click **Next** twice. Here you can enter your Lender Agent UCDP Credentials.

My Profile - AF Beta Cancel Done

Private Label Instructions

Originator Link Test

Appraiser Link Test

UCDP Direct Integration Credentials

Enter your UCDP login User Name and Password. →

User Name

Password

Note: If you do not register as a Lender Agent, your clients will need to invite Appraisal Firewall/SharperLending as their Lender Agent in order to use the direct UCDP submission feature. Leave the UCDP Direct the Integration Credentials blank if Appraisal Firewall/SharperLending will be the acting Lender Agent for all of your clients.

UCDP Client Setup

You can enable UCDP submission capabilities for a particular client if you have their UCDP credentials. To enter a client's UCDP information, click the **Relationships** tab, select the appropriate company along the left, open the **Divisions** toolbox, and choose **Settings** on the client's **Profile**. On the client's **Settings** window, navigate to the **Billing/Services** tab and check the UCDP checkbox and enter the client's UCDP credentials.

- Mark **UAD Check** box if all appraisals under this lender should be evaluated against a 300 point UAD review. This option attempts to catch any UAD errors before submission to UCDP so that the submission process can be more streamlined for your clients.
- Click the **Automatically Submit to UCDP** checkbox if all reports delivered under this company should be automatically delivered to UCDP as soon as the appraiser uploads the completed appraisal. Keep in mind that by checking this checkbox, the appraisal will be sent to UCDP without a review by the lender.

Lender Settings
Abraham's Lending
Cancel Done

General
Billing/Services
Manager Settings

Services
Which Services are required.

	%	\$	Amount	Paid By
<input checked="" type="checkbox"/> Residential				
Transaction	<input type="radio"/>	<input checked="" type="radio"/>	24	<input checked="" type="radio"/> A <input type="radio"/> O
Billing	<input type="radio"/>	<input checked="" type="radio"/>	12	<input type="radio"/> A <input checked="" type="radio"/> O
<input type="checkbox"/> Commercial				

UCDP Settings
Required fields to submit to the portal

Fannie Mae #	Freddie Mac #	Business Unit #
<input type="text" value="275410008"/>	<input type="text" value="999999999"/>	<input type="text" value="GKS27563"/>

UAD Check

UCDP

Auto Submit to UCDP

Appraisal Reviewer
User that will review appraisals.

Off On

\$

Appraisal Reviewer

Invite an individual who will review all appraisals uploaded under this client. A manual reviewer receives a report into their Appraisal Firewall account whenever it is uploaded by an appraiser. The reviewer must approve the report prior to it being sent to a managed user.

To enable a Reviewer, click the On radio button, enter the email address of the Reviewer, and click Invite.

Enter the client's UCDP credentials.

If any of this client's loans will be submitted to a GSE, enter their applicable Fannie Mae Seller Number and Freddie Mac Seller/TPO Number into the corresponding **Fannie Mae #** and **Freddie Mac #** fields. Then, enter the client's **Business Unit #**, which they receive from UCDP once they have invited a Lender Agent.

Click **Done** to save any changes. Once UCDP credentials have been entered, you and your clients can submit their completed reports to UCDP.

Note: Lender Administrators can also enable their own account for UCDP submission. Once they have registered with UCDP and invited a Lender Agent, they can enter their UCDP Credentials on their Appraisal Firewall profile.

Working in a UCDP Order

Either you or your client can choose when to submit an order to UCDP. Depending on the client's settings, when an appraiser uploads the completed report it will either be automatically submitted to UCDP, or you or a user will need to do it manually. On successful submission, UCDP returns a DocFileID (the unique UCDP reference number that can be included on loan files), and Submission Summary Reports (SSRs). The SSRs return information about the appraisal submission to UCDP. Each GSE will send back an SSR (for example, Fannie Mae will send back an SSR, and Freddie Mac will send back a separate SSR if a lender has seller numbers for both GSEs).

Note: UCDP requires that appraisal files uploaded to the portal be in UAD XML format. Appraisers must supply XML files on all UAD compliant reports. Appraisal Firewall will automatically generate a PDF file for you and your clients to view.

Validating UAD XML Data

Appraisal Firewall offers a tool to preview and validate the UAD XML appraisals uploaded by your appraisers. The **UAD Check** feature reviews appraisals for UAD completeness prior to the report being submitted to UCDP. Implementing this feature can save your clients time by avoiding multiple submissions to UCDP.

Enabling the **UAD Check** on your clients' Organize screen will cause the uploaded report to be verified by over 300 appraisal data points. If the review encounters any errors, the report will be sent back to the appraiser, along with a PDF file explaining the results. Appraisers may then modify the report if necessary, and upload a new one, or use the existing one and provide an explanation. The second appraisal delivery will be

sent through the UAD Check again, and the PDF results and appraisal report will be delivered to both the lender and appraiser.

UCDP Settings
Required fields to submit to the portal

Fannie Mae #	Freddie Mac #	Business Unit #
<input type="text" value="275410008"/>	<input type="text" value="999999999"/>	<input type="text" value="GKS27563"/>

UAD Check
 UCDP
 Auto Submit to UCDP

Automatic UCDP Submission

Appraisal Firewall allows a client to have every completed appraisal be automatically submitted to UCDP upon delivery by the appraiser. Manager Users and Administrators can check the **Auto Submit to UCDP** checkbox on the client's profile to enable this feature.

UCDP Settings
Required fields to submit to the portal

Fannie Mae #	Freddie Mac #	Business Unit #
<input type="text" value="275410008"/>	<input type="text" value="999999999"/>	<input type="text" value="GKS27563"/>

UAD Check
 UCDP
 Auto Submit to UCDP

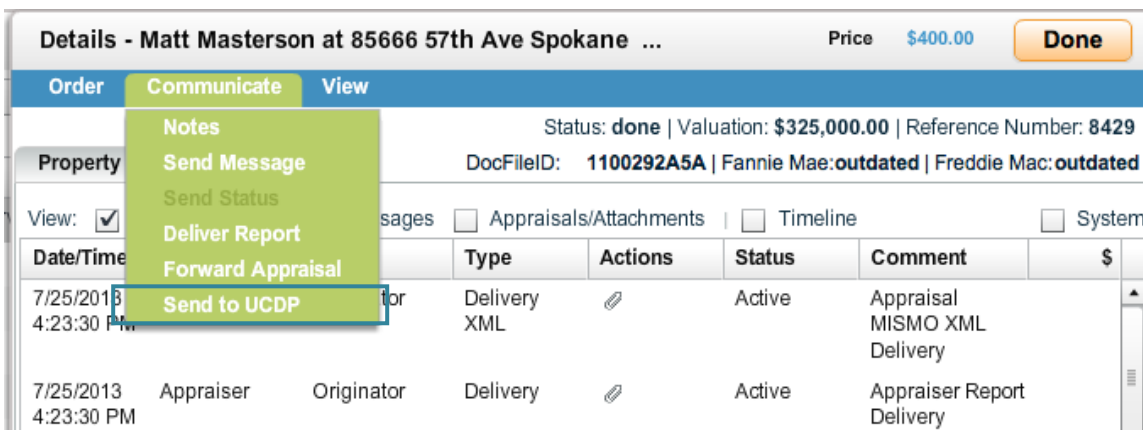
When a lender chooses to have completed appraisals submitted automatically to UCDP, as soon as the appraiser delivers the appraisal, it will be submitted to UCDP without any involvement from the lender. The DocFileID and the SSRs will be returned after the file is evaluated by UCDP.

When a lender elects to have reports automatically submitted to UCDP, **only the initial report is automatically delivered**. If an appraiser uploads a revised or subsequent appraisal report, it will need to be manually submitted.

Note that, if you have enabled the UAD Check feature, the UAD check will run prior to the appraisal being submitted to UCDP.

Manual UCDP Submission

To manually submit a report to UCDP once it has been delivered and completed in Appraisal Firewall, click the **Communicate** menu and select **Send to UCDP**. The file will then be sent to UCDP and the DocFileID and the SSR's will be returned shortly. Manager Users, Administrators, and managed users (originators/supervisors) all have the ability to use this feature.



Details - Matt Masterson at 85666 57th Ave Spokane ... Price \$400.00 Done

Order Communicate View

Status: **done** | Valuation: \$325,000.00 | Reference Number: 8429

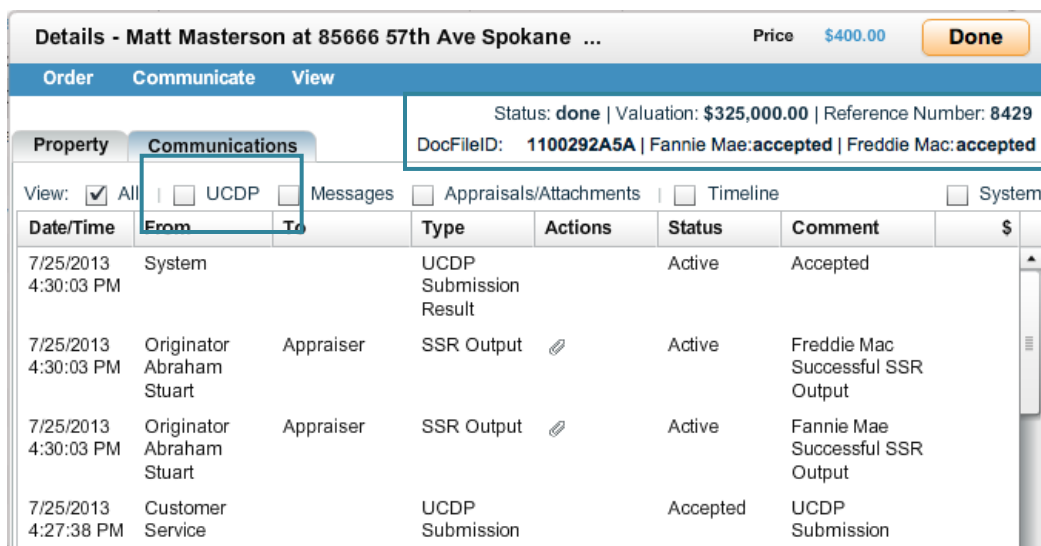
DocFileID: 1100292A5A | Fannie Mae: **outdated** | Freddie Mac: **outdated**

View: All UCDP Messages Appraisals/Attachments Timeline System

Date/Time	From	To	Type	Actions	Status	Comment	\$
7/25/2013 4:23:30 PM			Delivery XML		Active	Appraisal MISMO XML Delivery	
7/25/2013 4:23:30 PM	Appraiser	Originator	Delivery		Active	Appraiser Report Delivery	

What Happens After an Appraisal is Submitted to UCDP?

To help track the progress of an order, a status bar displaying UCDP information is available on the upper right of the order Details screen. Orders that have not been completed display the Doc File ID and GSE status as N/A, indicating that no file has been submitted to UCDP. Once the file has been completed in UCDP, the DocFileID, Fannie Mae and Freddie Mac submission statuses will display the corresponding information. For a quick view of all UCDP items in the Communications Log, click the UCDP filter checkbox.



Details - Matt Masterson at 85666 57th Ave Spokane ... Price \$400.00 Done

Order Communicate View

Status: **done** | Valuation: \$325,000.00 | Reference Number: 8429

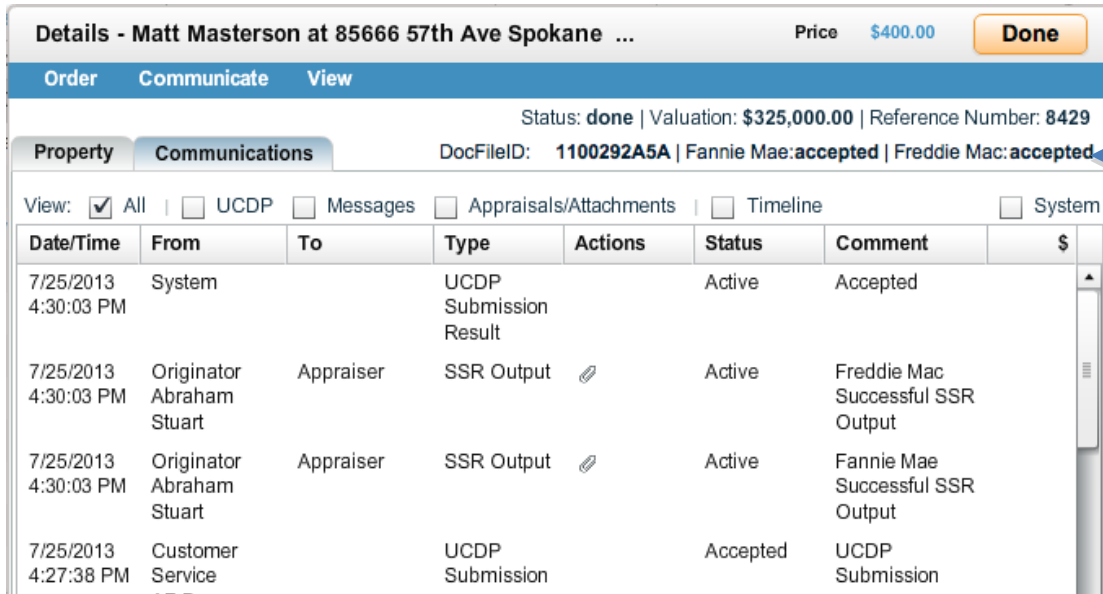
DocFileID: 1100292A5A | Fannie Mae: **accepted** | Freddie Mac: **accepted**

View: All UCDP Messages Appraisals/Attachments Timeline System

Date/Time	From	To	Type	Actions	Status	Comment	\$
7/25/2013 4:30:03 PM	System		UCDP Submission Result		Active	Accepted	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Freddie Mac Successful SSR Output	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Fannie Mae Successful SSR Output	
7/25/2013 4:27:38 PM	Customer Service		UCDP Submission		Accepted	UCDP Submission	

Once a report is submitted to UCDP, the status of the order will change to 'reviewing' while it goes through checks with the appropriate GSEs. When the GSEs are finished reviewing, that status of the order changes to 'done' and the Doc File ID, GSE status, and SSR outputs are returned.

If the UCDP does not accept a report you have submitted, Appraisal Firewall will notify you with the appropriate details so that you can work with your appraiser to correct it.



Details - Matt Masterson at 85666 57th Ave Spokane ... Price **\$400.00** **Done**

Order Communicate View

Status: **done** | Valuation: **\$325,000.00** | Reference Number: **8429**

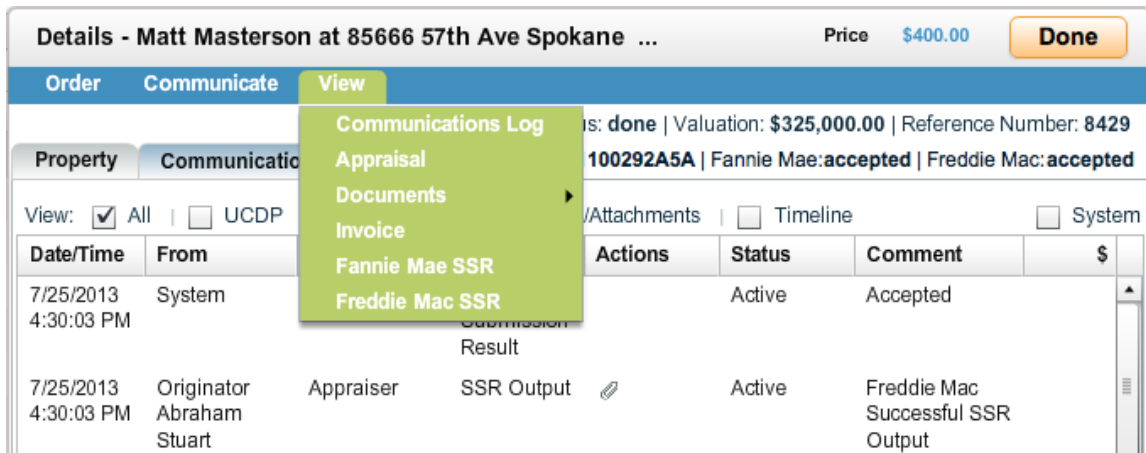
DocFileID: **1100292A5A** | Fannie Mae:**accepted** | Freddie Mac:**accepted**

View: All | UCDP | Messages | Appraisals/Attachments | Timeline | System

Date/Time	From	To	Type	Actions	Status	Comment	\$
7/25/2013 4:30:03 PM	System		UCDP Submission Result		Active	Accepted	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Freddie Mac Successful SSR Output	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Fannie Mae Successful SSR Output	
7/25/2013 4:27:38 PM	Customer Service		UCDP Submission		Accepted	UCDP Submission	

The Doc File ID and GSE status of the report are recorded here.

You and any users associated with the order can view SSRs by double clicking the paper clip icon in the Communications log, or selecting the SSR in the View menu.



Details - Matt Masterson at 85666 57th Ave Spokane ... Price **\$400.00** **Done**

Order Communicate **View**

Property Communicate

Status: **done** | Valuation: **\$325,000.00** | Reference Number: **8429**

DocFileID: **1100292A5A** | Fannie Mae:**accepted** | Freddie Mac:**accepted**

View: All | UCDP | Messages | Appraisals/Attachments | Timeline | System

- Communications Log
- Appraisal
- Documents
- Invoice
- Fannie Mae SSR
- Freddie Mac SSR

Date/Time	From	To	Type	Actions	Status	Comment	\$
7/25/2013 4:30:03 PM	System		UCDP Submission Result		Active	Accepted	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Freddie Mac Successful SSR Output	

If an appraiser uploads a modified report after an appraisal has already been uploaded and submitted, the GSE status will change to 'outdated,' indicating that the file should be resubmitted to UCDP. The report will need to be manually resubmitted to UCDP in order to generate a new SSR. Note that the DocFileID will not change, but the SSR will change based on the changed contents of the most recent appraisal.

Details - Matt Masterson at 85666 57th Ave Spokane ... Price \$400.00 Done

Order Communicate View

Status: done | Valuation: \$325,000.00 | Reference Number: 8420

Property Communications DocFileID: 1100292A5A Fannie Mae: outdated | Freddie Mac: outdated

View: All UCDP Messages Appraisals/Attachments Timeline System

Date/Time	From	To	Type	Actions	Status	Comment	\$
7/26/2013 10:44:38 AM	Appraiser	Originator	Delivery XML		Active	Appraisal MISMO XML Delivery	
7/26/2013 10:44:38 AM	Appraiser	Originator	Delivery		Active	Appraiser Report Delivery	
7/25/2013 4:30:03 PM	System		UCDP Submission Result		Active	Accepted	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Freddie Mac Successful SSR Output	
7/25/2013 4:30:03 PM	Originator Abraham Stuart	Appraiser	SSR Output		Active	Fannie Mae Successful SSR Output	

If a modified report is uploaded, the GSE status changes to 'outdated.'

A Couple Reminders:

- Your clients must register with UCDP and invite you or Appraisal Firewall/SharperLending as their Lender Agent in order to take advantage of the direct UCDP submission feature. For more information on registering as a Lender Agent or information regarding UCDP, visit our [UCDP Info Page](#).
- Clients can elect to have all their orders automatically submitted to UCDP right when the appraiser uploads the report. Mark the Auto Submit to UCDP checkbox on your client's profile to enable this feature. Appraisal Firewall will run a UAD Check if enabled and then submit the file to UCDP. **Important Note: when you mark this checkbox, the appraisal is not manually reviewed by the lender!** The lender can review it after it has been submitted, but not before. Keep this in mind when enabling this option.